



Diversity & Inclusion Policy

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Introduction

Midland Microfin Limited ("MML" or "the Company") is committed to fostering a diverse, equitable, and inclusive workplace where every individual is treated with dignity, fairness, and respect. MML believes that a diverse workforce strengthens innovation, collaboration, and organizational effectiveness by bringing together people with varied backgrounds, experiences, and perspectives.

The Company is dedicated to providing an inclusive work environment that offers equal opportunities for growth and development, enabling employees to contribute to their fullest potential while promoting a culture of mutual respect and belonging.

Scope

This Policy applies to all employees of MML, including permanent, contractual, temporary, trainees, interns, consultants, and individuals engaged through third-party arrangements, wherever applicable. The principles of this Policy also extend to prospective employees throughout the recruitment and selection process.

DIVERSITY AND INCLUSION

Diversity refers to the presence of individuals with different backgrounds, experiences, perspectives, and characteristics. At MML, diversity encompasses, but is not limited to, differences in gender, age, religion, caste, ethnicity, disability, language, marital status, educational background, socio-economic status, culture, and other attributes that contribute to an inclusive workplace.

Inclusion refers to creating a workplace where every individual feels respected, valued, heard, and empowered to participate fully. The Company strives to foster an environment where employees have equal access to opportunities, are encouraged to share ideas, and can perform to the best of their abilities without fear of discrimination or exclusion.

Policy Guidelines

MML is committed to maintaining a workplace that embraces diversity and promotes inclusion across all aspects of employment. The Company provides equal employment opportunities and is committed to fair and merit-based practices in recruitment, training, career development, performance management, compensation, and other employment-related decisions.

The Company does not tolerate discrimination, harassment, bullying, or unfair treatment based on gender, age, religion, caste, ethnicity, disability, marital status, sexual orientation, nationality, language, or any other characteristic protected under applicable laws.

MML will periodically review this Policy to ensure its continued relevance and alignment with applicable legal requirements, business needs, and the Company's commitment to fostering an inclusive workplace.

Recognizing the significant role women play in the communities we serve, MML is committed to fostering an inclusive workplace that encourages greater participation and development of women employees at all levels of the organization.

Our Commitment

We believe a diverse workforce breeds creativity and innovation, fosters a more inclusive work environment, and leads to better business results. Diversity and Inclusion are supported at the highest levels of the Company, and initiatives are applicable to, but not limited to, our practices and policies on selection, compensation and benefits, professional development, promotions, transfers, social programs, and the ongoing development of the work environment.

- All of us should accept and support an employee's individuality by encouraging them to bring their true self to work.
- Employees should not be alienated or excluded because they do not conform to a particular set of cultural norms. Their perspectives and insights should be welcomed and valued.
- Every employee is entitled to a work environment that promotes dignity, respect, and equal opportunity for all.
- In respecting and valuing the diversity among our employees, and all those with whom we do business, managers and employees are expected to ensure a workplace that is free from all forms of discrimination and harassment and promotes an inclusive culture.
- The Company shall promote equal opportunities for women across recruitment, training, career development, leadership development, and advancement based on merit.
- Complying with all applicable laws and regulations relating to equality, non-discrimination, and workplace inclusion.

Managers Responsibility

- Implement this Policy in their day-to-day responsibilities and apply all employment policies and practices fairly, consistently, and equitably.
- Actively seek feedback from team members to foster an inclusive and respectful work environment.
- Recognize inappropriate or unacceptable behaviour and take timely and appropriate action in accordance with Company policies.
- Demonstrate and promote inclusive leadership by encouraging diversity, respect, and equal participation within their teams.

Governance

The Human Resources Department shall be responsible for promoting the implementation of this Policy and fostering an inclusive workplace culture. The Policy shall be reviewed periodically, and updates may be made, as required, to align with applicable laws, organizational needs, and evolving best practices.

Reference to Other Policies

This Policy shall be read in conjunction with:

- Code of Conduct
- Prevention of Sexual Harassment (POSH) Policy
- Equal Opportunity Policy (where applicable)
- Whistleblower Policy
- Recruitment Policy